



**Shelby County  
Tennessee**

A C Wharton, Jr., Mayor

**Request for Proposal  
Shelby County Government  
Purchasing Department**

160 N. Main, Suite 550  
Memphis, TN 38103

*Issued: February 18, 2009*

*Due: March 6, 2009 no later than 3:00 P.M. (Central Standard Time)*

**RFP #09-002-53  
COLLECTION AGENCY SERVICES**

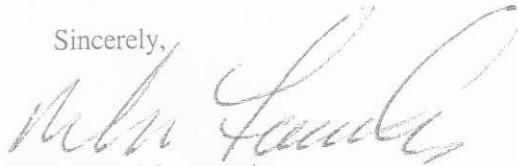
Shelby County Government is soliciting written proposals, on a competitive basis from qualified providers to provide pricing for Collection Agency Services to Shelby County General Session Court Clerks Office. Information regarding this RFP is located on the County's website at [www.shelbycountyttn.gov](http://www.shelbycountyttn.gov). Go to "Purchasing Bids" under Online Services on the home page to locate the above-described RFP.

The proposal, as submitted, should include all rates and information related to the services requested by the RFP specifications. If selected, your proposal will be the basis for negotiating a contract with Shelby County Government. Your proposal must be received in the office of the Administrator of Purchasing no later than 3:00 p.m. on March 6, 2009. Proposals should be addressed to:

Nelson Fowler, Manager A  
Shelby County Government  
160 North Main Street, Suite 550  
Memphis, Tennessee 38103

The package containing the original copy (clearly identified as original) and eight (8) copies of your proposal must be sealed and marked with the Proposers name and "Collection Agency Services " RFP #09-002-53" noted on the outside.

Sincerely,

A handwritten signature in dark ink, appearing to read "Nelson Fowler", is written over a light blue horizontal line.

Nelson Fowler, Manager A  
Purchasing Department Shelby County Government

cc: Keith Shelton, General Session Court Clerk, Criminal Division

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Note: Please make sure you pay close attention to Sections I-V, IX & XI. These sections will clearly outline what information is required to properly respond and prepare your RFP response.

## I. INTRODUCTION

Shelby County Government (the "County"), is seeking proposals from interested and qualified firms to perform collection agency services. This Request for Proposal ("RFP") is being released to invite interested and qualified firms to prepare and submit proposals in accordance with instructions provided where the successful candidate will be selected and invited to enter into a contractual relationship with Shelby County for the Services outlined in this RFP. A resultant contract will be for a term of April 1, 2009 thru June 30, 2009, and renewable for three (3) one year terms starting July 1, 2009 thru June 30, 2010, July 1, 2010 thru June 30, 2011 and July 2011 thru June 30, 2012. In this RFP, the terms Proposer and Provider are used interchangeably unless the context indicates otherwise.

## II. MINIMUM PROPOSER REQUIREMENT

All Proposers must:

1. Have sufficient staff or sub-consultants experienced in the collection of court cost, fines and litigation taxes.
2. Have at least three (3) years experience in performing collection agency services
3. Have all appropriate licenses and certifications required in the State of Tennessee to perform the services.
4. Maintain at its expense, a billing, collection and bookkeeping office in Shelby County, Tennessee to perform the services.

## III. CORRESPONDENCE

All correspondence, proposals and questions concerning the RFP are to be submitted to:

Nelson Fowler, Manager A  
Shelby County Government  
160 N. Main St. Suite 550  
Memphis, TN 38103  
(901) 545-4360

Respondents requesting additional information or clarification are to contact Nelson Fowler in writing at [nelson.fowler@shelbycountyttn.gov](mailto:nelson.fowler@shelbycountyttn.gov) or at the address listed above. Questions should reference the section of the RFP to which the question pertains and all contact information for the person submitting the questions. ***IN ORDER TO PREVENT AN UNFAIR ADVANTAGE TO ANY RESPONDENT, VERBAL QUESTIONS WILL NOT BE ANSWERED. The deadline for submitting questions will be Wednesday, March 4, 2009 by 12:00 p.m. (CST)***

These guidelines for communication; have been established to ensure a fair and equitable process for all respondents. Please be aware that contact with any other personnel (other than the person clearly identified in this document) within Shelby County or its benefit administrators regarding this RFP may disqualify your company from further consideration.



*Please Note: As a part of doing business with Shelby County, each individual, company or organization is required to obtain a vendor number and an "Equal Opportunity Compliance" certification number.*

*You can access the online application to receive the numbers indicated above at [www.shelbycountyttn.gov](http://www.shelbycountyttn.gov) and click the link "Vendor Registration". Please download the application instructions and read thoroughly prior to accessing the application.*

*\*\*\*You may respond to this solicitation prior to receiving vendor approval providing you submit an application. Please include a copy of the confirmation email (in your original RFP copy only) received after submitting your application.*

*If you have any questions regarding the application, you may contact Purchasing at (901) 545-4360 or the EOC Administration at (901) 545-4336..*

#### **IV. PROPOSAL SUBMISSION & DEADLINE**

All proposals must be received at the address listed above no later than **March 6, 2009 @ 3:00 p.m. (CST)**. Facsimile or e-mailed proposals will not be accepted since they do not contain original signatures. Postmarks will not be accepted in lieu of actual receipt. Late or incomplete proposals may not be opened and considered. Under no circumstances, regardless of weather conditions, transportation delays, or any other circumstance, will this deadline be extended.

#### **V. PROPOSAL TIMELINE**

Shelby County reserves the right to modify this timeline at any time. If the due date for proposals is changed, all prospective Proposers shall be notified.

Request for Proposals Released	Wednesday, February 18, 2009
Proposal Due Date	Friday, March 6, 2009 by 3:00 pm
Notification of Award	April, 2009

The County may reproduce any of the Proposers proposal and supporting documents for internal use or for any other purpose required by law.

#### **VI. PROPOSAL CONDITIONS**

##### **a. Contingencies**

This RFP does not commit the County to award a contract. The County reserves the right to accept or reject any or all proposals if the County determines it is in the best interest of the County to do so. The County will notify all Proposers, in writing, if the County rejects all proposals.

##### **b. Modifications**

The County reserves the right to issue addenda or amendments to this RFP.

**c. Proposal Submission**

To be considered, all proposals must be submitted in the manner set forth in this RFP. It is the Proposer's responsibility to ensure that its proposals arrive on or before the specified time.

**d. Incurred Costs**

This RFP does not commit the County to pay any costs incurred in the preparation of a proposal in response to this RFP and Proposers agree that all costs incurred in developing this RFP are the Proposer's responsibility.

**e. Final Authority**

The final authority to award a contract rests solely with the Shelby County Purchasing Department.

**f. Proposal Validity**

Proposals submitted hereunder will be firm for at least ninety (90) calendar days from the due date unless otherwise qualified.

**g. LOSB**

The County encourages the utilization of locally-owned small businesses as sources of subcontract work. The County notifies all respondents that all firms and/or individuals shall comply with the regulations relative to nondiscrimination in federally assisted programs of the Title VI of the Civil Rights Act of 1964, as amended.

**LOCALLY OWNED SMALL BUSINESS PURCHASING PROGRAM RULES AND REGULATIONS:**

(i) The Administrator of Purchasing in conjunction with the Administrator of EOC shall identify certain goods and services required by the County to be set aside for special purchasing procedures for locally owned small businesses.

(ii) Only certified locally owned small businesses will be allowed to submit competitive bids on the goods or services identified under paragraph (i) above.

(iii) The Administrator of Purchasing shall, in conjunction with the Administrator of EOC, annually review the Shelby County Capital Improvement Program to determine those projects with a construction cost of \$250,000 or more. Contracts amounting to at least ten (10%) of the construction costs of such project shall be awarded to locally owned small businesses as defined herein, except as set forth in sub-paragraph (vi) of this section, either as part of the conditions of the solicitation for general contractors bidding on these projects, or as separate bids issued by the County for subcontracts that may be assigned to general contractors.

(iv) After adhering to all other bidding and purchasing requirements of the County, not inconsistent with this part, if no bids are received from locally owned small businesses, then the County may solicit bids for the goods or services from all other sources.

(v) On all purchases and/or contracts entered into by the County, the Purchasing Administrator or his or her designee shall have the right to negotiate with any supplier of goods or services to the County for the inclusion of locally owned small business subcontractors and/or suppliers in the contract award.

(vi) Failure by a supplier or contractor to include locally owned small business subcontractors or suppliers in its bid or contract may be grounds for rejection of said bid or contract unless the supplier or contractor can show documented evidence of good cause why none were included.

(vii) Any locally owned small business awarded a contract or purchase order under this section shall not sublet, subcontract or assign any work or services awarded to it without the prior written consent of the Mayor or the Purchasing Administrator.

(viii) As to those purchases below the requirement for a formal bid solicitation (currently, under \$15,000) and not included in the locally owned small business set aside, the Administrator of Purchasing shall determine if any locally owned small business offers that product or service. If so, at least one such eligible locally owned small business should be included in the vendors contacted for an opportunity to bid, and the Administrator of Purchasing may, at his discretion, designate in a purchase order the purchase of such goods and services from the identified locally owned small business.

(ix) In those situations where a locally owned small business as defined herein, engages in open competitive bidding for County contracts, the Administrator of Purchasing shall provide for a preference for the locally owned small business where responsibility and quality are equal. Said preferences shall not exceed five percent (5%) of the lowest possible bidder meeting specifications. The preference shall be applied on a sliding scale in the following manner:

a. A preference of up to five percent (5%) shall be allowed for contracts up to \$500,000.00;

b. A preference of up to three and five-tenths percent (3.5%) shall be allowed for contracts up to \$750,000.00;

c. A preference of two and one-half percent (2.5%) shall be allowed for contracts up to \$1,000,000.00;

d. A preference of two percent (2%) shall be allowed for contracts that



exceed \$1,000,000.00.

(x) For construction contracts over \$2,000,000.00, the Administrator of Purchasing shall provide for a preference of two percent (2%) to general contractors meeting the requirements of Section 1, Subparagraph B, if fifty percent (50%) or more of the total work comprising the bid has been or will be awarded to certified locally owned small businesses. The fifty percent subcontracting threshold must be met prior to contract execution.

(xi) The Administrator of Purchasing may divide a single bid package for any purchase of goods and services into two or more smaller bid packages in any case that the Administrator of Purchasing reasonably believes that the smaller bid packages will result in a greater number of bids by locally owned small businesses.

(xii) The Administrator of Purchasing, upon approval of the County Mayor, may establish special insurance and bonding requirements for certified locally owned small businesses so long as they are not in conflict with the laws of the State of Tennessee.

(xiii) The Administrator of Purchasing, with the approval of the County Mayor, shall adopt and promulgate, and may from time to time, amend rules and regulations not inconsistent with the provisions of this ordinance, governing the purchase of goods and services from locally owned small business concerns to effectuate and implement the Locally Owned Small Business Purchasing Program within the intent of this ordinance.

(xiv) The Administrator of EOC shall, in conjunction with the Administrator of Purchasing, provide a written quarterly report to the Mayor and Board of Commissioners which shall include a summary of the purchases selected for this program, a listing of the contracts awarded to locally owned small businesses for the period, and the dollar amounts of each such contract, and the percentage which such contracts bear to the total amount of purchases for the period.

#### **h. Living Wage**

Shelby County Government Ordinance # 328 "Living Wages" is hereby incorporated into this Request for Proposal and any resulting contract. Please make sure that you review and apply the requirements of the ordinance to your proposal response. Failure to do so will result in disqualification from the review and award process. You may view and print the ordinance as a separate attachment for this RFP (*please do not forget to download ALL the additional attachments*).

## **VII. GENERAL REQUIREMENTS**

### **a. Background**

The General Sessions Court Clerk (the "Clerk") collects various fees, court costs, and fines on misdemeanor cases brought before the General Sessions Court. The Clerk has an established in-house billing and collection system. The Clerk is desirous of obtaining professional collection services on certain designated Accounts that are greater than 180 days old (the "Accounts"). T.C.A. 40-24-105 authorizes the use of a collection agency to collect the Accounts. There are currently approximately 1000 delinquent Accounts totaling \$1,000,000.00 that are assigned monthly. A detailed break out of those Accounts is available upon request from the Clerk's office.

### **b. Scope of Contract**

The County wishes to engage in a contractual relationship with the best-qualified Contractor selected through a competitive process that will work well with the County's personnel in the performance of the Services in a manner that is cost-effective and practical. The Contractor must be prepared to begin the Services within 30 days following receipt of the Notice to Proceed.

### **c. Project Time Frame**

The term of the Contract for the Services shall be a period of April 1, 2009 thru June 30, 2009 with the option to renew for three (3) additional one (1) year periods. The renewal periods are as follows: July 1, 2009 thru June 30, 2010, July 1, 2010 thru June 30, 2011 and July 1, 2011 thru June 30, 2012.

### **d. Reservation of Rights**

The County reserves the right, for any reason to accept or reject any one or more proposals, to negotiate the term and specifications for the services provided, to modify any part of the RFP, or to issue a new RFP.

### **e. Selection Criteria**

Each response will be evaluated on the criteria outlined in Section XII of this document. Each respondent should set out in it's response to this RFP to clearly identify the qualifications of its company and each individual who will work on this project.

As part of the qualification process each vendor will be required to apply for an EOC # and provide workforce utilization information. Please contact the EOC Administration @ 901-545-4336 to obtain the necessary documents and to ask any questions that you may have regarding this information. The EOC application is available online at the following link:

[http://www.shelbycountyttn.gov/FirstPortal/dotShowDoc/Government/CountyServices/AdminandFinance/eoc\\_contract\\_comply\\_v2.pdf](http://www.shelbycountyttn.gov/FirstPortal/dotShowDoc/Government/CountyServices/AdminandFinance/eoc_contract_comply_v2.pdf)

During the evaluation process, Shelby County Government reserves the right to consider the vendor's EOC rating in the evaluation.



**f. Additional Information**

Any additional information that would be helpful to the County in evaluating a proposal, including a list of current and former clients with a similar profile to Shelby County, should be submitted. At least three (3) former clients who have terminated in the last five (5) years should be included on this list.

**VIII. AWARD OF CONTRACT**

Proposers are advised that the lowest cost proposal will not necessarily be awarded the contract, as the selection will be based upon qualifications criteria as deemed by the County and as determined by the selection committee and the County Mayor. Also, Proposers EOC rating will be a consideration in the evaluation and award of this RFP.

**IX. PURPOSE**

To select the best-qualified evaluator and award a County-approved contract for professional services to perform the Services and to satisfactorily complete all activities associated with the Services.

Services Required

- a. Accept for collection, upon terms, conditions and provision herein set forth, unpaid Accounts that the Clerk refers for collection. The Agency shall provide an acknowledgement to the Clerk each time Accounts are submitted for collection. Said acknowledgement should be in a format desirable to the Clerk. The Agency shall have no right to refuse any Account referred by the Clerk.
- b. Implement collection procedures to achieve maximum recovery of debts. Such procedures are to include a reasonable number of telephone calls, along with no fewer than five (5) mail efforts. Skip- tracing procedures will be instituted as required. Upon request, the Agency will attempt asset location in order to satisfy judgments.
- c. Obtain prior approval from the Clerk of the wording on any bill, statement, or written communication utilized in the collection process.
- d. Make contacts with delinquent Accounts under the name of the collection Agency.
- e. Establish monthly payment plans, when necessary. The Agency must obtain the Clerk's approval for any payment plan extending beyond one year from the date of initiation of the payment plan.
- f. Report a debtor's Account to a national credit bureau affecting the debtor's credit rating if requested to do so by the Clerk. These Accounts will be placed with a credit bureau within ten (10) days of the Clerks written request. The Clerk will make the necessary corrections when an Account is reported in error. The Clerk will be responsible to notify the credit bureau of payment on an Account closed by the Agency.
- g. Obtain the Clerk's agreement of any compromise or settlement of principal or charges of an Account offered by a debtor, prior to acceptance. The Agency would be entitled to a fee based on the amount of the compromise rather than the amount originally referred.

- h. Obtain the Clerk's approval to refer an Account placed by the Clerk to an Attorney or other collector or to file a lawsuit on an Account placed by the Clerk.
- i. Make every effort to collect an Account prior to returning a file for consideration of legal action. Files will be returned, with all address or locator information developed by the Agency, for consideration of legal action when: (1) debtor is known to have assets and refuses to pay; (2) debtor has legal counsel or files for bankruptcy; (3) a statute of limitations is about to run out; (4) the Agency has actual knowledge that collectability will be rendered ineffectual by failure to take legal action; or (5) debtor refuses to pay because he/she disputes the underlying debt. The Agency shall not be entitled to compensation on files returned for legal action.
- j. Suspend action either temporarily or permanently on any Account placed by the Clerk upon receipt of notification to do so. The Clerk shall have the right to request the return of an Account for any reason. The Agency shall close out any Account upon request and send a close-out list to the Clerk within ten (10) days of request.
- k. Retain accounts with no collections for a period not longer than six (6) months. Extensions may be granted if justified by the Agency and approved by the Clerk. The Agency shall return uncollected Accounts to the Clerk. Such returns shall be made in a report format acceptable to the Clerk and shall document all collection efforts made by the Agency on each Account and shall include detailed report including information on contacts, correspondence, addresses and assets of each Account. The Agency agrees to cease all collection activities on these Accounts and no commissions will be paid on collections for these Accounts after they have been returned to the Clerk.
- l. In the event the Agency is unable to obtain payment of an Account by persuasive methods and deems sufficient data is available on the Account to indicate that collection is possible by the issuance of a garnishment or levy, obtain approval to issue such garnishment or levy through the Clerk's collection department.
- m. Meet periodically with the Clerk's staff to discuss the Services. The Agency will provide recommendations on how the Clerk can reduce future bad debt. The Clerk will provide overall guidance on the conduct of the collection Services, as it will reflect on the Clerk's and the County's policies and reputation. The Agency will agree to employ courteous business procedures to the end of maintaining the Clerk's goodwill.
- n. Provide updates to the Clerk on changes in state and federal laws related to credit and collections.
- o. Maintain accurate records of all correspondence, documents, accounting records, transactions and other relative evidence for a period of at least seven (7) years.
- p. Remit monthly all collections received on Accounts. Remittance should be no later than the 15th of the month for the previous month's collections. Remittance should include a listing, by docket number, identifying the Accounts and amounts paid on each, and the Agency's fee.
- q. Submit a minimum of two types of status reports on a monthly basis, which must be received on or before the fifteenth of the month following each month end, reflecting any inventory of "open Accounts" and "close outs." These reports are as follows:



- (1) Debtor Status Report—to include turnover date, Account name (in alphabetical order) and number, type of Account, beginning balance, collections, current balance, and collection status.
  - (2) Collection Analysis Report—to include placements in number and dollar volumes, gross collections in dollars and percentages matched against the month the Account was placed, and collection fees in dollars and percentages.
- r. Be responsible to the County for any embezzlement, fraudulent, dishonest, vandalism, and malicious mischief act or acts by the Agency and its employees during the term of the Contract.
  - s. Guarantee the confidentiality, security, and safety of all files, documents, computer files and other records pertaining to the Services.

## **X. CONTRACT REQUIREMENTS**

The successful Proposers will be expected to enter into a contract incorporating the following terms and conditions, and such additional terms and conditions standard to services of this type.

### **a. General Requirements**

1. Control. All services by the Provider will be performed in a manner satisfactory to the County, and in accordance with the generally accepted business practices and procedures of the County.
2. Provider's Personnel. The Provider certifies that it presently has adequate qualified personnel to perform all services required under this Contract. All work under this Contract will be supervised by the provider. The Provider further certifies that all of its employees assigned to serve the County have such knowledge and experience as required to perform the duties assigned to them. Any employee of the Consultant who, in the opinion of the County, is incompetent, or whose conduct becomes detrimental to the work, shall immediately be removed from association with services under this Contract.
3. Independent Status. (a) Nothing in this Contract shall be deemed to represent that the provider, or any of the provider's employees or agents, are the agents, representatives, or employees of the County. The Provider will be an independent consultant over the details and means for performing its obligations under this Contract. Anything in this Contract which may appear to give County the right to direct the Provider as to the details of the performance of its obligations under this Contract or to exercise a measure of control over the Provider is solely for purposes of compliance with local, state and federal regulations and means that the Consultant will follow the desires of the County only as to the intended results of the scope of this Contract.  
  
(b) It is further expressly agreed and understood by Provider that neither it nor its employees or agents are entitled to any benefits which normally accrue to employees of the County; that the provider has been retained by the County to perform the services specified herein (not hired) and that the remuneration specified herein is considered fees for services performed (not wages) and that invoices submitted to the County by the Provider for services performed shall be on the Consultant's letterhead.
4. Termination Or Abandonment. (a) It shall be cause for the immediate termination of this Contract if, after its execution, the County determines that either:

- (i) the Provider or any of its principals, partners or corporate officers, if a corporation, including the corporation itself, has plead nolo contendere, or has plead or been found guilty of a criminal violation, whether state or federal, involving, but not limited to, governmental sales or purchases, including but not limited to the rigging of bids, price fixing, or any other collusive and illegal activity pertaining to bidding and governmental contracting.
- (ii) The Provider has subcontracted, assigned, delegated, or transferred its rights, obligations or interests under this Contract without the County's consent or approval.
- (iii) The Provider has filed bankruptcy, become insolvent or made an assignment for the benefit of creditors, or a receiver, or similar officer is appointed to take charge of all or part of Provider's assets.

(b) The County may terminate the Contract upon five (5) days written notice by the County or its authorized agent to the Provider for Provider's failure to provide the services specified under this Contract.

(c) This Contract may be terminated by either party by giving thirty (30) days written notice to the other, before the effective date of termination. In the event of such termination, the Provider shall be entitled to receive just and equitable compensation for any satisfactory work performed as of the termination date; however, the Provider shall not be reimbursed for any anticipatory profits that have not been earned as of the date of termination.

(d) All work accomplished by Provider prior to the date of such termination shall be recorded and tangible work documents shall be transferred to and become the sole property of the County prior to payment for services rendered.

(e) Notwithstanding the above, the Provider shall not be relieved of liability to the County for damages sustained by the County by virtue of any breach of the Contract by the Provider and the County may withhold any payments to Consultant for the purpose of setoff until such time as the exact amount of damages due the County from the Provider is determined.

5. Subcontracting, Assignment Or Transfer. Any subcontracting, assignment, delegation or transfer of all or part of the rights, responsibilities, or interest of either party to this Contract is prohibited unless by written consent of the other party. No subcontracting, assignment, delegation or transfer shall relieve the Provider from performance of its duties under this contract. The County shall not be responsible for the fulfillment of the Provider's obligations to its transferors or sub-providers. Upon the request of the other party, the subcontracting, assigning, delegating or transferring party shall provide all documents evidencing the assignment.

6. Conflict Of Interest. The Provider covenants that it has no public or private interest, and will not acquire directly or indirectly any interest which would conflict in any manner with the performance of its services. The Provider warrants that no part of the total contract amount provided herein shall be paid directly or indirectly to any officer or employee of the County as wages, compensation, or gifts in exchange for acting as officer, agent, employee, sub-provider to the Provider in connection with any work contemplated or performed relative to this Contract.



7. Covenant Against Contingent Fees. The Provider warrants that it has not employed or retained any company or person other than a bona fide employee working solely for the Provider, to solicit or secure this Contract, and that it has not paid or agreed to pay any company or person, other than a bona fide employee working solely for the Provider any fee, commission, percentage, brokerage fee, gift, or any other consideration contingent upon or resulting from the award or making of this Contract. For breach or violation of this warranty, the County will have the right to recover the full amount of such fee, commission, percentage, brokerage fee, gift, or other consideration.

8. Employment of County Workers. The Provider will not engage, on a full or part-time, or other basis during the period of the Contract, any professional or technical personnel who are or have been at any time during the period of the Contract in the employ of the County.

9. Arbitration. Any dispute concerning a question of fact in connection with the work not disposed of by agreement between the Consultant and the County will be referred to the Shelby County Contract Administrator or his/her duly authorized representative, whose decision regarding same will be final.

10. General Compliance with Laws. (a) If required, the Provider shall certify that it is qualified and duly licensed to do business in the State of Tennessee and that it will take such action as, from time to time, may be necessary to remain so qualified and it shall obtain, at its expense, all licenses, permits, insurance, and governmental approvals, if any, necessary to the performance of its obligations under this Contract.

(b) The Provider is assumed to be familiar with and agrees that at all times it will observe and comply with all federal, state, and local laws, ordinances, and regulations in any manner affecting the conduct of the work. The preceding shall include, but is not limited to, compliance with all Equal Employment Opportunity laws, the Fair Labor Standards Act, Occupational Safety and Health Administration (OSHA) requirements, the Americans with Disabilities Act (ADA), and all state and local laws, rules and regulations pertaining to electrical requirements of residential construction and renovation.

(c) This Contract will be interpreted in accordance with the laws of the State of Tennessee. By execution of this contract the Provider agrees that all actions, whether sounding in contract or in tort, relating to the validity, construction, interpretation and enforcement of this contract will be instituted and litigated in the courts of the State of Tennessee, located in Shelby County, Tennessee, and in no other. In accordance herewith, the parties to this contract submit to the jurisdiction of the courts of the State of Tennessee located in Shelby County, Tennessee.

11. Nondiscrimination. The Provider hereby agrees, warrants, and assures that no person shall be excluded from participation in, be denied benefits of, or be otherwise subjected to discrimination in the performance of this Contract or in the employment practices of the Provider on the grounds of handicap and/or disability, age, race, color, religion, sex, national origin, or any other classification protected by Federal, Tennessee State constitutional, or statutory law. The Provider shall upon request show proof of such nondiscrimination, and shall post in conspicuous places available to all employees and applicants notices of nondiscrimination.

12. Entire Agreement. This Contract contains the entire Contract of the parties and there are no other promises or conditions in any other Contract whether oral or written. This Contract supersedes any prior written or oral Contracts between the parties.



13. Amendment. This Contract may be modified or amended, only if the amendment is made in writing and is signed by both parties.

14. Severability. If any provision of this Contract is held to be unlawful, invalid or unenforceable under any present or future laws, such provision shall be fully severable; and this Contract shall then be construed and enforced as if such unlawful, invalid or unenforceable provision had not been a part hereof. The remaining provisions of this Contract shall remain in full force and effect and shall not be affected by such unlawful, invalid or unenforceable provision or by its severance here from. Furthermore, in lieu of such unlawful, invalid, or unenforceable provision, there shall be added automatically as a part of this Contract a provision as similar in terms to such unlawful, invalid or unenforceable provision as may be possible, and be legal, valid and enforceable.

15. No Waiver of Contractual Right. No waiver of any term, condition, default, or breach of this Contract, or of any document executed pursuant hereto, shall be effective unless in writing and executed by the party making such waiver; and no such waiver shall operate as a waiver of either (a) such term, condition, default, or breach on any other occasion or (b) any other term, condition, default, or breach of this Contract or of such document. No delay or failure to enforce any provision in this Contract or in any document executed pursuant hereto shall operate as a waiver of such provision or any other provision herein or in any document related hereto. The enforcement by any party of any right or remedy it may have under this Contract or applicable law shall not be deemed an election of remedies or otherwise prevent such party from enforcement of one or more other remedies at any time.

16. Matters To Be Disregarded. The titles of the several sections, subsections, and paragraphs set forth in this contract are inserted for convenience of reference only and shall be disregarded in construing or interpreting any of the provisions of this contract.

17. Subject To Funding. This Contract is subject to annual appropriations of funds by the Shelby County Government. In the event sufficient funds for this Contract are not appropriated by Shelby County Government for any of its fiscal period during the term hereof, then this Contract will be terminated. In the event of such termination, the consultant shall be entitled to receive just and equitable compensation for any satisfactory work performed as of the termination date.

18. Travel Expenses. All travel expenses payable under this Contract shall be in accordance with the County Travel Policy and Procedures. This includes advance written travel authorization, submission of travel claims, documentation requirements, and reimbursement rates. No travel advances will be made by the County.

19. Incorporation of Other Documents. (a) Provider shall provide services pursuant to this Contract in accordance with the terms and conditions set forth within the Shelby County Request for the Shelby County Purchasing Department and incorporated herein by reference.

(b) It is understood and agreed between the parties that in the event of a variance between the terms and conditions of this Contract and any amendment thereto and the terms and conditions contained either within the Request for Proposals/Bids or the Response thereto, the terms and conditions of this Contract as well as any amendment shall take precedence and control the relationship and understanding of the parties.

20. Contracting With Locally Owned Small Businesses. The Provider shall take affirmative action to utilized Locally Owned Small Businesses when possible as sources of supplies, equipment, construction and services.

21. Incorporation Of Whereas Clauses. The foregoing whereas clauses are hereby incorporated into this Contract and made a part hereof.

22. Waiver of Proprietary Interest. Notwithstanding anything to the contrary contained herein or within any other document supplied to County by the Provider, Provider understands and acknowledges that County is a governmental entity subject to the laws of the State of Tennessee and that any reports, data or other information supplied to County by Consultant due to services performed pursuant to this Contract is subject to being disclosed as a public record in accordance with the laws of the State of Tennessee.

23. Organization Status and Authority. (a) Provider represents and warrants that it is a corporation, limited liability company, partnership, or other entity duly organized, validly existing and in good standing under the laws of the state of Tennessee; it has the power and authority to own its properties and assets and is duly qualified to carry on its business in every jurisdiction wherein such qualification is necessary.

(b) The execution, delivery and performance of this Contract by the Provider has been duly authorized by all requisite action and will not violate any provision of law, any order of any court or other agency of government, the organizational documents of the Provider, any provision of any indenture, agreement or other instrument to which the Provider is a party, or by which the Provider's respective properties or assets are bound, or be in conflict with, result in a breach of, or constitute (with due notice or lapse of time or both) a default under any such indenture, agreement or other instrument, or result in the creation or imposition of any lien, charge or encumbrance of any nature whatsoever upon any of the properties or asset

24. Warranty. Provider warrants to County that all Services shall be in strict compliance with the terms of this Contract, and all applicable governmental laws, rules and regulations.

25. Rights in Data. The County shall become the owner, and the Provider shall be required to grant to the County, or its successors, a perpetual, non-exclusive, non-transferable, royalty-free right, in the County's name, to use any deliverables provided by the Provider under this Contract, regardless of whether they are proprietary to the Provider or to any third parties.

26. Provider Responsibilities.

#### **A. INDEMNIFICATION AND INSURANCE REQUIREMENTS**

1. Responsibilities for Claims and Liabilities. (a) Provider shall indemnify, defend, save and hold harmless the County, and its elected officials, officers, employees, agents, assigns, and instrumentalities from and against any and all claims, liability, losses or damages—including but not limited to Title VII and 42 USC 1983 prohibited acts—arising out of or resulting from any conduct; whether actions or omissions; whether intentional, unintentional, or negligent; whether legal or illegal; or otherwise that occur in connection with or in breach of this Contract or in the performance of the duties hereunder, whether performed by the Provider its sub-providers, agents, employees or assigns. This indemnification shall survive the termination or conclusion of this Contract.



(b) Provider expressly understands and agrees that any insurance protection required by this Contract or otherwise provided by the Consultant shall in no way limit the responsibility to indemnify, defend, save and hold harmless the County or its elected officials, officers, employees, agents, assigns, and instrumentalities as herein provided.

(c) The County has no obligation to provide legal counsel or defense to the Provider or its sub-providers in the event that a suit, claim or action of any character is brought by any person not party to this Contract against Provider as a result of or relating to obligations under this Contract.

(d) Except as expressly provided herein, the County has no obligation for the payment of any judgment or the settlement of any claims against the Provider as a result of or relating to obligations under this Contract.

(e) Provider shall immediately notify the County, c/o Shelby County Government, Contracts Administration, 160 N. Main Street, Suite 550, Memphis, TN 38103, of any claim or suit made or filed against the Provider or its sub-providers regarding any matter resulting from or relating to Consultant's obligations under this Contract and will cooperate, assist and consult with the County in the defense or investigation thereof.

2. Insurance Requirements. Provider will provide evidence of the following insurance coverage:

#### **PROFESSIONAL SERVICES/CONSULTANT PROJECTS LESS THAN \$1,000,000**

##### *Minimum Limits of Insurance*

Consultant/provider shall maintain coverage with limits of no less than:

- 1) *Commercial General Liability Insurance*- minimum of \$1,000,000 limit per occurrence bodily injury and property damage/\$1,000,000 personal and advertising injury/\$2,000,000 General Aggregate/\$2,000,000 Products-Completed Operations Aggregate. Shelby County Government, its elected officials, appointees and employees, shall be named as additional insured. The insurance shall include coverage for the following:
  - a) Premises/Operations
  - b) Products/Completed Operations
  - c) Contractual
  - d) Independent Contractors
  - e) Broad Form Property Damage
  - f) Personal Injury
- 2) *Business Automobile Liability Insurance* – minimum of \$1,000,000 each accident for property damage and bodily injury. Coverage is to be provided on all:
  - a) Owned/Leased Autos
  - b) Non-owned Autos
  - c) Hired Autos
- 3) *Workers Compensation and Employers' Liability Insurance* - Workers Compensation statutory limits as required by Tennessee. This policy should include Employers' Liability Coverage for \$500,000 per accident.

- 4) *Professional Liability Insurance* – minimum of \$1,000,000 per claim/\$3,000,000 annual aggregate. Indicate if coverage is on occurrence basis or claims-made.
- 5) *Crime Insurance* - minimum of \$100,000 per occurrence for each of the following Insuring Agreements: A-1 – Employee Theft; A-2 – Forgery or Alteration; A-3 – Inside the Premises – Theft of Money and Securities; A-4 – Inside the Premises – Robbery or Safe Burglary; A-5 – Outside the Premises – Theft of Money and Securities; A-6 – Computer Fraud; A-7 – Funds Transfer Fraud; and A-8 – Money Orders and Counterfeit Paper Currency. Third Party Coverage is to be included, in a minimum limit of \$100,000. Shelby County Government is to be named as loss payee. Coverage is to include owners as insured.
- 6) *Umbrella or Excess Liability* - minimum limit of \$1,000,000 per claim.
- 7) *Performance Bond*- The agency shall obtain and keep in effect during the term of the Contract and for a period of ninety days thereafter, a surety bond from a company authorized to do business in the State of Tennessee and approved by the County in a form approved by the County in the amount of \$50,000.00, guaranteeing performance under the Contract and payment to the County of the monies due the County under the Contract.

All policies will provide for 30 days written notice to Shelby County of cancellation or material change in coverage provided.

## **B. Right to Monitor and Audit**

Access to Records. During all phases of the work and services to be provided hereunder the Provider agrees to permit duly authorized agents and employees of the County, to enter Provider's offices for the purpose of inspections, reviews and audits during normal working hours. Reviews may also be accomplished at meetings that are arranged at mutually agreeable times and places. The Provider will maintain all books, documents, papers, accounting records, and other evidence pertaining to the fee paid under this Contract and make such materials available at their offices at all reasonable times during the period of this Contract and for three (3) years from the date of payment under this Contract for inspection by the County or by any other governmental entity or agency participating in the funding of this Contract, or any authorized agents thereof; copies of said records to be furnished if requested.

## **XI. PROPOSAL SUBMISSION**

### **A. GENERAL**

1. All interested and qualified Proposers are invited to submit a proposal for consideration. Submission of a proposal indicates that the Proposers has read and understands this entire RFP, including all attachments, exhibits, schedules, and addenda (as applicable) and all concerns regarding this RFP have been satisfied.



2. Proposals must be submitted in the format described below. Proposals are to be prepared in such a way as to provide a straightforward, concise description of capabilities to satisfy the requirements of this RFP. Expensive bindings, colored displays, promotional materials, etc. are neither necessary nor desired. Emphasis should be concentrated on conformance to the RFP instructions, responsiveness to the RFP requirements, and on completeness and clarity of content.
3. Proposals must be complete in all respects as required in this section. A proposal may not be considered if it is conditional or incomplete.
4. **Hard copy proposals must be received by no later than 3:00 pm (CST) on March 6, 2009, at Shelby County Government Purchasing Department, 160 N. Main St., Suite 550, Memphis, TN 38103.**
5. Proposers agree to provide County with any additional information it deems necessary to accurately determine ability to perform the services proposed. Furthermore, submission of this proposal constitutes permission by this organization for the County to verify all information contained in the proposal. Failure to comply with any request for additional information may disqualify this organization from further consideration. Such additional information may include evidence of financial ability to perform.

**B. PROPOSAL PRESENTATION**

1. One (1) original copy (clearly identified as original) and eight (8) copies of the proposal are required.
2. The package containing the original must be sealed and marked with the Proposers name and **“RFP #09-002-53, “Collection Agency Services” with due date and time indicated.**
3. Proposals must be in ink. Erasures and “white-out” are not permitted. Mistakes may be crossed out, corrections typed adjacent and initialed in ink by the person signing the proposal. Please identify all attachments, literature and samples, etc., with your firm name and our bid number.
4. Proposals must be verified before submission as they cannot be withdrawn or corrected after being opened. The County will not be responsible for errors or omissions on the part of bidders in making up their proposals. A responsible officer or employee must sign proposals. Tennessee sales tax shall not be included in the Consultant’s proposal.

**C. PROPOSAL FORMAT**

Response to this RFP must be in the form of a proposal package that must be submitted in the following format. **Please download the attachment to this document.** The Proposal Response Sheet and Utilization Report (*required documents*) should be the first two pages of your written response.



1. Cover Page – Submit on letterhead stationary, signed by a duly authorized officer, employee, or agent of the organization/firm
2. Utilization Report ( Separate Attachment Form)
3. Comprehensive Response
  - a. Outline of how respondent can meet or exceed the minimum requirements
  - b. Detail of how the respondent is qualified to provide the services required
  - c. A detailed description of the approach for accomplishing the services
4. Cost and Fees
  - a. Provide the applicable itemized fees and any commissions included in the proposal for the Services for each element in the scope of work (this includes a break-down of the cost proposed for any sub-consultant working in conjunction with your organization on the project).
  - b. Explain any assumptions or constraints in a price proposal to perform the services.
  - c. Explain any additional charges or fees in the proposal.
5. Experience of the Respondent.

A sufficient description of the experience and knowledge base of the Proposers to show the Proposers capabilities should be included in the Proposal. At a minimum, the description of the experience and knowledge base of the Proposers included in the Proposal should include, but not necessarily be limited to, the following:

- a. A brief description of the history and mission of the Proposers, including the Respondent's background and mission statement, the length of time the Proposers has been in business, a description of the Proposers organizational structure and a description of the Proposers customer make-up;
- b. A statement of how long the Proposers have provided services similar to the Services requested herein;
- c. A general description of the Proposers experience and background in providing services similar to the Services requested herein;
- d. Any other relevant information about the experience and knowledge base of the Proposers which is deemed to be material.
- e. Resume of each employee engaged in the services, including the role of each and an overview of their previous experience with similar projects.

## 6. References

References of the Proposers, including at least three (3) other clients for whom the Proposers has provided services similar to the Services (with preference given to clients comparable to Shelby County Government) and, for each such reference, the business name, the identification of a contact person, the title of the contact person and a telephone number;

## 7. Additional Information

- a. A description of any other resources available to the Proposers that will be useful in providing the Services;
- b. Any other relevant information about the capabilities of the Proposers deemed to be material.

# XII. PROPOSAL EVALUATION AND SELECTION

## A. EVALUATION PROCESS

1. Initial Review – All proposals will be initially evaluated to determine if they meet the following minimum requirements:
  - a. The proposal must be complete, in the required format, and be in compliance with all the requirements of the RFP.
  - b. Proposers must meet the Minimum Proposers Requirements outlined in Section II of this RFP.
2. Technical Review- Proposals meeting the above requirements will be evaluated on the basis of the following criteria:
  - a. Each proposal will be reviewed by a special Ad-Hoc Committee assembled by the Administrator of Human Resources which may elect to schedule a personal presentation and interview with one or more of the bidders. After the review process is completed, this committee will recommend the successful bidder to the Division Director, Finance and Administration, who makes the decision, subject to the approval of the contract by the Mayor and the Board of County Commissioners.
  - b. All proposals submitted in response to this RFP will be evaluated based on the following criteria:
    - i. Qualifications of personnel.
    - ii. Ability to present a clear understanding of the nature and scope of the project.
    - iii. Project methodology.
    - iv. Previous experience with similar projects.

- v. Cost to the Shelby County Government as outlined in the budget estimate.
- vi. Time frame for completion.

3. Oral Presentation.

The Shelby County Government reserves the right to interview, or require an oral presentation from, any respondent for clarification of information set forth in the Proposers response. In this regard, at the discretion of the evaluation committee, some or all Proposers who submit an Proposal in response to this RFP may be asked submit to an interview or give an oral presentation of their respective Proposals to the evaluation committee. If so, this is not to be a presentation restating the Proposal, but rather an in-depth analysis of certain qualifications of the Proposers. The interview or oral presentation, if utilized, is intended to provide an opportunity for the Proposers to clarify or elaborate on its qualifications without restating the Proposal. The interview or oral presentation is to be a fact finding and explanation session only and is not to be used to negotiate any terms of contract. If required, the time and location of such interview or oral presentation will be scheduled by the Administrator of Purchasing. Interviews and oral presentations are strictly an option of the Shelby County Government or its evaluation committee and, consequently, may or may not be conducted. All travel expenses to and from the interview or oral presentation shall be the responsibility of the Proposers.

Selection will be based on determination of which proposal best meets the needs of the County and the requirements of this RFP.

*Shelby County Government reserves the right to consider the vendor's EOC rating in all evaluations.*

B. Contract Award

Contract(s) will be awarded based on a competitive selection of proposals received. The contents of the proposal of the successful Proposers will become contractual obligations and failure to accept these obligations in a contractual agreement may result in cancellation of the award. The County reserves the right to negotiate any portions of the successful Proposers fees and scope of work or utilize their own resources for such work.



# Shelby County Government

A C Wharton, Jr.  
Mayor

April 6, 2009

Mr. David Mendelson  
Mendelson Law Firm  
799 Estate Place  
Memphis, TN 38120

**RE: RFP #09-002-53, Collection Agency Services**

Dear Mr. Mendelson:

We are pleased to inform you that your firm has been selected to provide **Collection Agency Services**, that were issued on the above-described RFP.

A contract for these services will be forwarded to your office for your review and approval. Until then, no work should begin on this project until you receive an official "Notice to Proceed," along with a fully negotiated and executed copy of the contract. Also, in order to do business with Shelby County Government, all vendors are required to submit an on-line application by going to [www.shelbycountyttn.gov](http://www.shelbycountyttn.gov) and selecting the Vendor Registration link. Your "Notice to Proceed" and executed contract will not be issued until this process has been completed.

Thank you for your proposal and congratulations on your selection. Shelby County Government looks forward to the successful and timely delivery of this very important service and your company's efforts in reaching this goal.

Sincerely,



Clifton Davis  
Administrator of Purchasing  
Shelby County Government

CD/shw

cc: Keith Shelton, General Sessions Court Clerk's Office  
Zack Armour, General Sessions Court Clerk's Office  
Lisa Kelly, Assistant County Attorney  
Tonya Blunt, Contracts Administration  
160 North Main Street, Memphis, Tennessee 38103  
<http://www.co.shelby.tn.us>

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## COMPREHENSIVE RESPONSE

### How Respondent Can Exceed Requirements

The Mendelson Law Firm is currently serving the collections needs of the City of Germantown, Town of Collierville and the City of Piperton. Our unique and local experience will enable us to leverage our expertise to better serve Shelby County. We have a proven track record, and a history of success via our systematic approach to collections, detailed in this RFP response.

We propose to manage collections for Shelby County Government in an efficient, cost-effective manner with a focus on retaining maximum return while protecting Shelby County Government's best interests. We are governed by the Board of Professional Responsibility and the Tennessee Supreme Court. We have a surety bond which protects against employee theft and a malpractice policy with protection of up to 5 million dollars per claim. We are licensed in Tennessee and Mississippi. Our contacts include properly bonded and licensed co-council throughout the United States, which will allow us to efficiently handle matters when debtors have moved from the state.

The Mendelson Law Firm has been specializing in handling creditor's rights, commercial and retail collections, bankruptcy, insolvency, subrogation, insurance, transportation, consumer banking, business litigation, collections, commercial leasing, commercial bankruptcy, foreclosures and mechanics liens for over 30 years. During this 30 year period, our offices have continuously been located in Shelby County.

### How We are Qualified

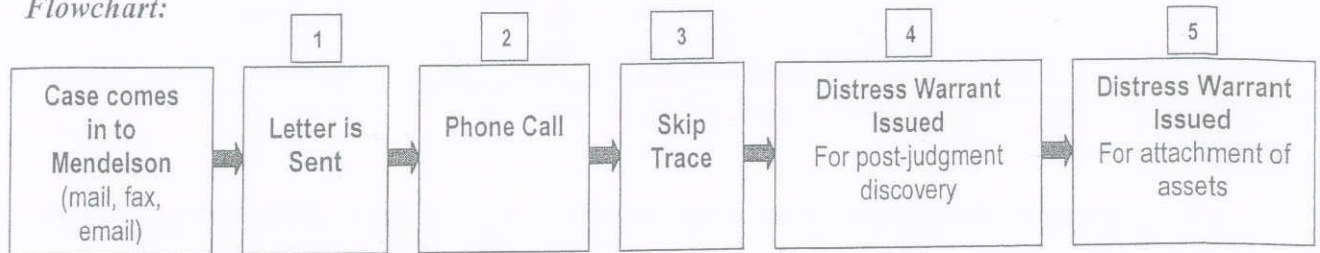
Since our inception, the Mendelson Law Firm's commercial recovery department has represented credit grantors throughout the United States including almost every major commercial collection agency, lenders, manufactures, distributors, banks, and also handled large volumes of insurance, subrogation, and transportation claims. Our attorneys are experienced in both negotiations and litigation of these claims.

Our retail department is equipped to handle large volumes of claims with the most up-to-date technology. Our 'Collection-Master' software allows for numerous status reports and control of our client's inventory so that we may keep the client apprised. Our retail collection department performs work for clients including, but not limited to: Paragon Bank, Unifund CCR Partners, Professional Account Services (Community Healthcare System), Hardin's-Sysco, Medical Financial Services (Baptist Hospital), Collins Financial, Inc., City of Germantown and the Town of Collierville.

The goal of the Mendelson Law Firm is to work to maximize recoveries as quickly as possible while respecting all parties. Our firm is rated "A-V" with Martindale-Hubbell, the highest rating awarded. It is our mission to be the pre-eminent source of professional collection services in Tennessee and Mississippi.

## Our Approach

### *Flowchart:*



When a case is referred to our office, whether by mail, fax, electronic data interface, it is downloaded into our system within 24 hours, and a demand letter is sent to the debtor, which complies with the Fair Debt Collection Practices Act. If there is no response to the demand letter, immediate efforts are made to contact the debtor by telephone to attempt to obtain payment in full or an adequate payment arrangement. If amicable payments are not made, our firm would begin skip tracing (handled by our partner Unifund Government Services) to locate the party. If located a distress warrant for post-judgment discovery would be issued, and finally a distress warrant for attachment of assets, if there are no voluntary payments. No case is settled for less than the full amount of the balance due without the client's permission. Any disputes are personally handled by attorneys, not collectors.

If a distress warrant is issued for post-judgment discovery, we utilize a private process server who serves the papers quickly, and we can be in court within a few weeks. If amicable payment arrangements are not made, we can issue garnishments. A garnishment on wages is good for a six-month period, and with certain exceptions, the creditor obtains 25% of the debtor's wages. After the six-month period is over, a new garnishment is issued. If a garnishment is issued on a bank account, we obtain all money held in the bank on the date of attachment.

All monies recovered for each monthly period would be remitted to Shelby County Government on the last business day of each month. Shelby County Government will receive regular, detailed, electronic breakdowns as to your file number, the debtor's name (in alphabetical order), the current balance, how much has been paid in the last month, court costs incurred, attorney fees charged, and a total net check.

### *Outsourcing:*

Mendelson Law Firm would, with the counties permission, outsource appropriate portions of work related to the RFP, to Unifund Government Services (UGS). Unifund is a highly specialized organization that provides forensic debt recovery in the government and consumer receivable markets. Their proven receivables management methodology will allow us to offer Shelby County Government the highest returns on these receivables. Unifund specializes in liquidating distressed and/or defaulted government receivables and has demonstrated



working with several cities, counties and states on collection programs, ranging from tax accounts to motor vehicle fines and fees.

For more information on Unifund, visit <http://www.unifund.com/>.

### Capacity:

Mendelson Law Firm currently has over 45,000 active cases, and the capacity to handle thousands of cases each month. At our current workload, we have room for growth, and serving the needs of the Shelby County Government should create no capacity issues whatsoever.

### Automation:

Our computer capabilities are through Commercial Legal Software/Collection Master. Founded in 1978, Commercial Legal Software, or CLS, has been faithfully serving debt collection attorneys and agencies across the United States for over 25 years. With more than 700 installations nationwide, they have built an excellent reputation based on innovative software and straightforward business philosophy. Below is an example of the entry form provided by CLS:

CM-63 CLS 1-800-435-7257 - George Station #: 671 Version: 4.03jy FOR...

Action Claim Information Debtor Information

Review Open #449 File: 99-15862 Time: 03:28:51 DEBTORS [5-1]

Client: 323 JPM Test Forwarder File: 4024212002188436 Atty: 0 Coll: 90  
 Coco: 0 File: Par: 1 Sale: 0  
 Cred: 0 Creditor's R Us Thru: 09/14/2005 Orig\$: 7500.00  
 MISC DATE 1 2.0548 Status: 0001 01/19/1999 Int 610.00% 5021.91  
 MISC DATE 2 Doc: 01 03/15/2004 Total \$ Due: 12521.91  
 DEBTORS = 3

	1 MAIN	Debtor/Dan	973/234-5678 Moonachie NJ
2 2nd	DEBTOR/DEBBIE		
3 3rd	DEBTOR/DONNIE	H	

[F10/Shift-F10 TO SEARCH]

#1 Rel: MAIN Resp Prty: Caption:  
 Name: Debtor/Dan SSN #: 123-45-6789  
 Alias: D/L: P666-333-444-555  
 Street: 10 Northside Ave Fax #:  
 C, S Z: Moonachie NJ 07088 Phone 1: 973/234-5678  
 Email: Phone 2:  
 HomePg: Dob: 08/24/1969 Dod:  
 Srv: Typ:  
 A F: Dsm:

UNSUPPORTED FUNCTION: -1

Escape

99-15862 | Creditor's R Us V. Debtor/Dan | \$7,500.00 / \$12,521.91



We have the capability to set out a number of reports for Shelby County Government including, but not limited to, the number and dollar amounts of claims referred over any specific period of time.

## **COST AND FEES**

Our fee for collections services would be 35% of all sums collected on matters handled in Tennessee and Mississippi. On matters outside of Tennessee and Mississippi, we would request a fee of 40%. We would respectfully suggest our office handle all Chapter 7, 11 and 13 bankruptcy notices for Shelby County Government. We would do this at a rate of 35% of all sums collected.

All costs advanced by Mendelson Law Firm on behalf of Shelby County Government shall be refunded to Mendelson Law Firm within 10 business days. All court costs recovered will be refunded back to Shelby County Government on the last day of each month, or any monthly day which is convenient to Shelby County Government. There is no charge for postage, credit reports, faxes, credit investigations or long distance telephone calls incurred by office.

All our legal services will be conducted in strict accordance with contract requirements of Shelby County Government and any changes or addendums of any nature at any time in the future.

## EXPERIENCE

### History

Our law firm was established in 1975. At that time, we began providing legal services to creditors and the credit-granting community in collection and bankruptcy matters. Our office consists of seven attorneys with a total staff of approximately 31 employees all working full-time toward maximum recovery of collection accounts on behalf of our clients.

### Practice Areas

The Mendelson Law Firm works in the following practice areas:

- Government Collections
- Creditor's Rights
- Commercial Collections
- Retail Collections
- Bankruptcy
- Insolvency
- Subrogation
- Transportation
- Probate Law

We represent government entities, banks, credit unions, credit card issuers, manufacturers and commercial collections agencies in issues such as:

- Commercial Collections and Litigation
- Creditor Bankruptcy Issues
- Retail Collections
- Foreclosures
- Contracts
- Liens
- Evictions
- Landlord/Tenant Issues
- Receivables Consulting and Management

### Memberships and Associations

The Mendelson Law Firm and its staff proudly boast the following memberships and association affiliations:

- Memphis Bar Association
- Tennessee Bar Association
- Mississippi Bar Association



- Commercial Law League of America
- National Association of Chapter 13 Trustee
- National Association of Retail Collection Attorneys
- American Bankruptcy Institute
- National Association of Subrogation Professionals

### Personnel

Currently, the Mendelson Law Firm employs 31 individuals. Any employees handling Shelby County Government matters will directly report to David Mendelson. Key staff personnel in this matter include:

◆ Paul I. Mendelson	Attorney at Law
◆ Alan S. Kleiman	Attorney at Law
◆ David L. Mendelson	Attorney at Law
◆ Halle Mitchell	Attorney at Law (also admitted in MS)
◆ Natalie Brown	Attorney at Law (also admitted in MS)
◆ Stephanie Adams Walls	Attorney at Law
◆ Jeffrey Sawyer	Attorney at Law (also admitted in SC)
◆ Stephanie Stroud	Office Manager
◆ Melissa Hughes	IT/EDI Manager
◆ Rhonda Price	Collections Manager

**Paul I. Mendelson**, (Member) born Memphis, Tennessee, December 9, 1942; admitted to bar, 1967, Tennessee and U.S. District Court, Western and Middle District of Tennessee. **Education:** University of Memphis (B.S., 1964; J.D., 1967). Delta Theta Phi. **Member:** Commercial Law League of America (2003-2004; Past Chair, Southern District; President, Past Board Member; Member, Creditors Rights Executive Committee; Bankruptcy and Insolvency Sections); Memphis Bar Association; Tennessee Bar Association; National Association of Chapter 13 Trustees; National Association of Retail Collection Attorneys. **Practice Areas:** Creditors Rights; Commercial Collections; Retail Collections; Bankruptcy; Insolvency; Subrogation; Transportation.

**Alan S. Kleiman**, (Associate) born Syracuse, New York, December 31, 1949; admitted to bar, 1981, Tennessee and U.S. District Court, Western District of Tennessee. **Education:** University of Maryland; University of Memphis (B.S., 1971; J.D., 1980). Phi Delta Phi. [With U.S. Army, 1971-1974]. **Practice Areas:** Commercial Collections; Retail Collections; Probate Law; Creditor's Rights; Insolvency; Transportation; Subrogation.

**David L. Mendelson**, (Associate) born Memphis, Tennessee, December 9, 1968; admitted to bar, 1994, Tennessee and U.S. District Court, Western and Middle Districts of Tennessee. **Education:** University of Missouri (A.B., 1991); University of Tulsa (J.D., 1994). **Member:** Commercial Law League of America (Past-Chair, Southern District; Executive Council, Young

Members Section – Secretary, Treasurer, Chair Elect, Chair). **Practice Areas:** Creditor's Rights; Bankruptcy; Insolvency; Commercial Collections; Retail Collections; Transportation; Subrogation.

**Halle Mitchell**, (Associate) born Oxford, Mississippi, August 26, 1977; admitted to bar, 2002, Mississippi and U.S. District Court, Northern District of Mississippi; 2003 Tennessee. **Education:** Rhodes College (B.A., 1999); University of Mississippi (J.D., 2002). Phi Delta Phi. **Member:** The Mississippi Bar; Tennessee Bar Association. **Practice Areas:** Creditors Rights; Bankruptcy; Commercial Collections; Retail Collections; Subrogation; Insurance.

**Natalie K. Brown**, (Associate) born Columbus, Mississippi, August 2, 1977; admitted to Bar, 2002, Mississippi and U.S. District Court, Northern and Southern Districts of Mississippi; 2003, Tennessee. **Education:** University of Alabama (B.A., 1999); University of Mississippi (J.D., 2002). Phi Delta Phi. **Member:** The Mississippi Bar. **Practice Areas:** Creditors Rights; Commercial Collections; Retail Collections; Subrogation.

**Stephanie Adams Walls**, (Associate) born Charleston, South Carolina, June 16, 1974; admitted to Tennessee bar, 2006. **Education:** University of Mississippi (B.A. 2002; *magna cum laude*), University of Memphis (J.D. 2005, *cum laude*). **Practice Areas:** Commercial Collections; Retail Collections; Creditor's Rights.

**Jeffrey Sawyer**, (Associate) born Clearwater, SC, February 12, 1980, Admitted to Bar, 2006, South Carolina; 2008, Tennessee. **Education:** The University of South Carolina (B.A., 2002, *cum laude*); University of Arkansas at Little Rock (J.D. 2006). **Practice Areas:** Creditor's Rights; Commercial Collections; Retail Collections; Subrogation

As to quality control procedures, it is our goal to collect the maximum amount of recovery as quickly as possible for our clients, taking into consideration the rights of all individuals we deal with in a respectful, dignified manner.

## REFERENCES

Listed below please find the names of various credit grantors, companies, and law firms that forward business to our office on a regular basis that you may contact for information. In each of these matters, our office represents the creditor in the collection of delinquent accounts.

### **Town of Collierville**

Pat Vaughn or Rae Dowdy  
156 N. Rowlett  
Collierville, TN 38017  
901/457-2582

### **City of Germantown**

Ralph T. Gabb  
1930 S. Germantown Road  
Germantown, TN 38138  
901/757-7280  
rgabb@germantown-tn.gov

### **Paragon Bank**

Andy Taylor  
6300 Poplar, Suite 117  
Memphis, TN 38119  
901/273-2900

### **Collins Financial Services, Inc.**

c/o Tina Thomas  
2101 W. Ben White Blvd., Suite 103  
Austin, TX 78704  
512/347-1492  
tinathomas@paragonwayinc.com

### **Unifund**

Jeff Schaffer or Morgan Smith  
10625 Techwoods Circle  
Cincinnati, OH 45254  
513/489-8877

### **Professional Account Services**

c/o Dennis Bennett  
3 Maryland Farms, Suite 300  
Brentwood, TN 37027  
800/755-5152  
Dennis\_bennett@chs.net



## PERSONAL REFERENCES

### **Richard Fogelman**

Fogelman Properties  
5400 Poplar, Suite 200  
Memphis, TN 38119  
901/762-4950

### **L.R. Jalenak**

Jalenak Capital Management  
530 Oak Court Drive  
Memphis, TN 38117  
901/202-4400  
901/683-7425

### **David Waddell**

Waddell & Associates  
5188 Wheelis  
Memphis, TN 38117  
901/767-9187

**BOND'S ARE BONDED BY**

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Thomas W. Hamilton  
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Cleveland, OH 44145-1532  
800/843-4000 ext 102

**General Bar**  
Charles J. Sonnhalter  
25000 Center Ridge Road  
Cleveland, OH 44145-4108  
440/835-2000

**The National List**  
P.O. Box 2486  
Bismarck, ND 58502-2486  
800/227-1675

## ADDITIONAL INFORMATION

### Special Listings:

#### Paul Mendelson:

##### *Commercial Law League of America*

##### *Past President*

- Past Chair, Southern District
- Past Board Member
- Member, Creditors Rights Executive Committee
- Member, Bankruptcy and Insolvency Sections
- Represented CLLA throughout the US at numerous creditor-related conventions including:
  - American Corporate Counsel Meeting
  - National Association of Credit Management
  - National Conference of Bankruptcy Judges
  - Commercial Law League/Institute of Credit Management European Credit Conference
  - Other Commercial Law League seminars throughout the US annually

#### David Mendelson:

- Commercial Law League of America:
  - Chair, Young Members Section
  - Chair-Elect, Young Member Section
  - Secretary, Young Member Section
  - Treasurer, Young Member Section
  - Served two (2) terms Executive Council of the CLLA
  - Past Chair, Southern Region; Current Executive Council 2007 Southern Region
- Tennessee Bar Association Creditor's Rights Section (Executive Council Member)
- Board Member, The RISE Foundation
- Board Member, Baron Hirsch Synagogue
- National Association of Retail Collection Attorneys
- National Association of Subrogation Professionals
- National Association of Chapter 13 Professionals